

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently amended) A method ~~for making a payment to a payee on behalf of a payor,~~ comprising  
executing computer implemented instructions performed by one or more service provider processors for:  
receiving, at a payment service provider, a payment request for ~~a~~ the payment service provider to pay a payee on behalf of a payor;  
~~determining~~ assembling, at the payment service provider, a plurality of risk reduction techniques available for fulfilling the received payment request based at least in part on information included in the received payment request;  
evaluating, at the payment service provider, each risk reduction technique of the plurality of risk reduction techniques available for fulfilling the received payment request based on at least one predetermined factor associated with each of the plurality of risk reduction techniques;  
selecting, at the payment service provider, one of the plurality of risk reduction techniques available for fulfilling the received payment request ~~available risk reduction techniques~~ to be used when processing the payment request, wherein the selection is based at least in part on the evaluation of each risk reduction technique on at least one predetermined factor associated with each of the plurality of risk reduction techniques; and  
processing, at the payment service provider, the payment request using the selected risk reduction technique, wherein processing the payment request includes directing funds to the payee on behalf of the payor.
2. (Previously presented) The method of claim 1, wherein each of the plurality of risk reduction techniques reduces a risk of financial loss to the payment service provider in processing the payment request on behalf of the payor.

3. (Previously presented) The method of claim 1, wherein the plurality of risk reduction techniques includes at least one of i) determining, prior to directing funds to the payee in association with processing the payment request, that payor funds are available, ii) determining, prior to directing funds to the payee in association with processing the payment request, that an entity is available from which to collect funds if funds cannot be collected from the payor in association with processing the payment request, iii) determining whether payment to the payee will be drawn on a deposit account associated with the payor, or drawn on a deposit account associated with an entity other than the payor, and iv) directing funds to the payee a predetermined period of time subsequent to initiating an electronic debiting of a deposit account associated with the payor.

4. (Currently amended) The method of claim 3, wherein the selected risk reduction technique is the determining that payor funds are available, and wherein executing computer-implemented instructions performed by one or more service provider processors further comprises executing computer-implemented instructions performed by one or more service provider processors for further comprising:

~~receiving, from transmitting a debit authorization for an amount associated with the payment request to a financial institution at which at least one of a payor deposit account or a service provider deposit account is maintained, one of (i) confirmation that the payor deposit account has been successfully debited or (ii) confirmation that the service provider account has been successfully credited,~~

~~wherein the payment to the payee, drawn on the service provider account, is processed responsive to receiving the one of (i) confirmation that the payor deposit account has been successfully debited or (ii) confirmation that the service provider account has been successfully credited.~~

5. (Currently amended) The method of claim 3, wherein the selected risk reduction technique is the determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with processing the payment request, and wherein executing computer-implemented instructions performed by one or more service

provider processors further comprises executing computer-implemented instructions performed by one or more service provider processors for~~further comprising~~:

identifying the entity from which to collect funds;  
wherein the payment request is processed responsive to the identification of the entity;  
wherein the payment is drawn on a deposit account associated with the payment service provider; and  
wherein the identified entity is one of the payee and a consumer service provider with which the payor is associated.

6. (Currently amended) The method of claim 3, wherein the selected risk reduction technique is the determining whether payment to the payee will be drawn on a deposit account associated with the payor, or drawn on a deposit account associated with an entity other than the payor, and wherein executing computer-implemented instructions performed by one or more service provider processors further comprises executing computer-implemented instructions performed by one or more service provider processors for~~further comprising~~:

determining at least one of i) if a monetary amount of the payment request is less than a predetermined first threshold, ii) if a total monetary amount of payments completed on behalf of the payor within a first predetermined time period is less than a predetermined second threshold, and iii) if a volume of payments completed on behalf of the payor within a second predetermined time period is less than a predetermined third threshold;

wherein, if it is determined that the monetary amount is less than the first threshold, that the total monetary amount is less than the second threshold, or that the volume is less than the third threshold, processing the payment request includes issuing one of a check or an electronic funds transfer to the payee drawn on a deposit account associated with an entity other than the payor; and

wherein, if it is determined that the monetary amount is not less than the first threshold, that the total monetary amount is not less than the second threshold, or that the volume is not less than the third threshold, processing the payment request includes issuing a draft to the payee drawn on the payor deposit account.

7. (Currently amended) The method of claim 1, wherein the ~~determination~~ assembling of ~~each~~ of the plurality of risk reduction techniques is based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) the identity of a financial institution at which the payor maintains a deposit account, iv) the identity of a consumer service provider with which the payor is associated, ~~and~~ v) a type of payment service offered by the payment service provider utilized by the payor, (vi) the identity of a financial institution at which the payor maintains a deposit account, (vii) the payment amount, or (viii) the identity of the payment service provider.

8. (Currently amended) The method of claim 1, wherein each of the plurality of risk reduction techniques is associated with a level of protection against financial loss to the payment service provider for processing a payment request, and wherein selecting one of the ~~available~~ plurality of risk reduction techniques available for fulfilling the received payment request to be used when processing the payment request based ~~on~~ at least in part on the evaluation of each risk reduction technique ~~one predetermined factor associated with each of the plurality of risk reduction techniques~~ includes selecting the risk reduction technique that provides a highest level of protection against financial loss to the payment service provider among the plurality of risk reduction techniques available for fulfilling the received payment request.

9. (Currently amended) The method of claim 1, wherein each of the plurality of risk reduction techniques is associated with a cost of processing a payment request, and wherein selecting one of the ~~available~~ plurality of risk reduction techniques available for fulfilling the received payment request to be used when processing the payment request based ~~on~~ at least in part on the evaluation of each risk reduction technique ~~one predetermined factor associated with each of the plurality of risk reduction techniques~~ includes selecting the risk reduction technique that is associated with a least cost of processing the payment request among the plurality of risk reduction techniques for fulfilling the received payment request.

10. (Currently amended) The method of claim 1, wherein each of the plurality of risk reduction techniques is associated with a time period for processing a payment request, and wherein selecting one of the ~~available~~ plurality of risk reduction techniques available for

fulfilling the received payment request to be used when processing the payment request based ~~on~~ at least in part on the evaluation of each risk reduction technique ~~one predetermined factor~~ associated with each of the plurality of risk reduction techniques includes selecting the risk reduction technique that is associated with a shortest time period to complete payment to the payee among the plurality of risk reduction techniques for fulfilling the received payment request.

11. (Currently amended) The method of claim 1, wherein each of the plurality of risk reduction techniques is associated with a priority, and wherein selecting one of the ~~available~~ plurality of risk reduction techniques available for fulfilling the received payment request to be used when processing the payment request based ~~on~~ at least in part on the evaluation of each risk reduction technique ~~one predetermined factor associated with each of the plurality of risk reduction techniques~~ includes selecting the risk reduction technique that is associated with the highest priority among the plurality of risk reduction techniques for fulfilling the received payment request.

12. (Currently amended) A system ~~for making a payment to a payee on behalf of a payor,~~ comprising:

a communications interface configured to receive a payment request for a payment service provider to pay a payee on behalf of a payor; and

a processor configured to i) ~~determine~~ assemble a plurality of risk reduction techniques available for fulfilling the received payment request based at least in part on information included in the received payment request, ii) evaluate each risk reduction technique of the plurality of risk reduction techniques available for fulfilling the received payment request based on at least one predetermined factor associated with each of the plurality of risk reduction techniques, iii) select one of the plurality of risk reduction techniques available for fulfilling the received payment request ~~available risk reduction techniques~~ to be used when processing the payment request, wherein the selection is based at least in part on the evaluation of each risk reduction technique ~~on at least one predetermined factor associated with each of the plurality of risk reduction techniques,~~ and iii) iv) process the payment request using the selected risk

reduction technique, wherein processing the payment request includes directing funds to the payee on behalf of the payor.

13. (Previously presented) The system of claim 12, wherein each of the plurality of risk reduction techniques reduces a risk of financial loss to the payment service provider in processing the payment request on behalf of the payor.

14. (Previously presented) The system of claim 12, wherein the plurality of risk reduction techniques includes at least one of i) determining, prior to directing funds to the payee in association with processing the payment request, that payor funds are available in a deposit account associated with the payor prior to directing a payment, ii) determining, prior to directing funds to the payee in association with processing the payment request, that an entity is available from which to collect funds if funds cannot be collected from the payor in association with processing the payment request, iii) determining whether payment to the payee will be drawn on a deposit account associated with the payor, or drawn on a deposit account associated with an entity other than the payor, and iv) directing funds to the payee a predetermined period of time subsequent to initiating an electronic debiting of a deposit account associated with the payor.

15. (Currently amended) The system of claim 14, wherein:

the selected risk reduction technique is the determining that payor funds are available;  
the ~~communications interface processor~~ is further configured to ~~receive, from~~ transmit a debit authorization for an amount associated with the payment request to a financial institution at which at least one of a payor deposit account or a service provider deposit account is maintained; ~~one of (i) confirmation that the payor deposit account has been successfully debited or (ii) confirmation that the service provider account has been successfully credited;~~

~~wherein the payment to the payee, drawn on the service provider account, is processed responsive to receiving the one of (i) confirmation that the payor deposit account has been successfully debited or (ii) confirmation that the service provider account has been successfully credited.~~

16. (Previously presented) The system of claim 14, wherein:

the selected risk reduction technique is the determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with processing a payment on behalf of the payor;

the processor is further configured to i) identify the entity from which to collect funds, and ii) to cause the payment request to be processed responsive to the identification of the entity;

the payment is drawn on a deposit account associated with the payment service provider; and

the identified entity is one of the payee and a consumer service provider with which the payor is associated.

17. (Previously presented) The system of claim 14, wherein:

the selected risk reduction technique is the determining whether payment to the payee will be drawn on a deposit account associated with the payor, or drawn on a deposit account associated with an entity other than the payor;

the processor is further configured to determine at least one of i) if a monetary amount of the payment request is less than a predetermined first threshold, ii) if a total monetary amount of payments completed on behalf of the payor within a first predetermined time period is less than a predetermined second threshold, and iii) if a volume of payments completed on behalf of the payor within a second predetermined time period is less than a predetermined third threshold;

if it is determined that the monetary amount is less than the first threshold, that the total monetary amount is less than the second threshold, or that the volume is less than the third threshold, processing the payment request includes issuing one of a check or an electronic funds transfer to the payee drawn on a deposit account associated with an entity other than the payor; and

if it is determined that the monetary amount is not less than the first threshold, that the total monetary amount is not less than the second threshold, or that the volume is not less than the third threshold, processing the payment request includes issuing a draft to the payee drawn on the payor deposit account.

18. (Currently amended) The system of claim 12, wherein the processor is further configured to ~~determine~~ assemble each of the plurality of risk reduction techniques identified based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) the identity of a financial institution at which the payor maintains a deposit account, iv) the identity of a consumer service provider with which the payor is associated, ~~and~~ v) a type of payment service offer by the payment service provider utilized by the payor, (vi) the identity of a financial institution at which the payor maintains a deposit account, (vii) the payment amount, or (viii) the identity of the payment service provider.

19. (Previously presented) The system of claim 12, wherein  
each of the plurality of risk reduction techniques is associated with a level of protection against financial loss to the payment service provider for processing a payment request; and wherein the risk reduction technique selected provides a highest level of protection against financial loss to the payment service provider among the plurality of risk reduction techniques available for fulfilling the received payment request.

20. (Previously presented) The system of claim 12, wherein  
each of the plurality of risk reduction techniques is associated with a cost of processing a payment request, and wherein the risk reduction technique selected is associated with a least cost of processing the payment request among the plurality of risk reduction techniques for fulfilling the received payment request.

21. (Previously presented) The system of claim 12, wherein  
each of the plurality of risk reduction techniques is associated with a time period for processing a payment request, and wherein the risk reduction technique selected is associated with a shortest time period to complete payment to the payee among the plurality of risk reduction techniques for fulfilling the received payment request.

22. (Previously presented) The system of claim 12, wherein



each of the plurality of risk reduction techniques is associated with a priority, and wherein the risk reduction technique selected is with the highest priority among the plurality of risk reduction techniques for fulfilling the received payment request.

23. (Currently amended) A system, comprising:

means for receiving a payment request for a payment service provider to pay a payee on behalf of a payor;

means for ~~determining~~ assembling a plurality of risk reduction techniques available for fulfilling the received payment request based at least in part on information included in the received payment request;

means for evaluating each risk reduction technique of the plurality of risk reduction techniques available for fulfilling the received payment request based on at least one predetermined factor associated with each of the plurality of risk reduction techniques;

means for selecting one of the plurality of risk reduction techniques available for fulfilling the received payment request ~~available risk reduction techniques~~ to be used when processing the payment request, wherein the selection is based at least in part on the evaluation of each risk reduction technique on at least one predetermined factor associated with each of the plurality of risk reduction techniques; and

means for processing the payment request using the selected risk reduction technique, wherein processing the payment request includes directing funds to the payee on behalf of the payor.

24. (Currently amended) The method of claim 4, wherein executing computer-implemented instructions performed by one or more service provider processors further comprises executing computer-implemented instructions performed by one or more service provider processors for further comprising:

receiving, responsive to transmitting the debit authorization, ~~transmitting a confirmation request to the financial institution, wherein the one of (i) confirmation that the payor deposit account has been successfully debited or (ii) confirmation that the service provider account has been successfully credited is received responsive to transmitting the confirmation request.~~

25. (Canceled)

26. (Currently amended) The system of claim 15, wherein the communications interface is further configured to receive, responsive to transmitting the debit authorization, transmit a confirmation request to the financial institution, wherein the one of (i) confirmation that the payor deposit account has been successfully debited or (ii) confirmation that the service provider account has been successfully credited ~~is received responsive to transmitting the confirmation request.~~

27. (Canceled)

28. (New) The method of claim 1, wherein the at least one predetermined factor associated with each of the plurality of risk reduction techniques is chosen based upon at least one of i) the identity of the payor, ii) the identity of the payment service provider, or iii) the identity of a consumer service provider with which the payor is associated.

29. (New) The system of claim 12, wherein the at least one predetermined factor associated with each of the plurality of risk reduction techniques is chosen based upon at least one of i) the identity of the payor, ii) the identity of the payment service provider, or iii) the identity of a consumer service provider with which the payor is associated.